Approved May 4, 1976.

No. 54

(House Joint Resolution No. 82)

A House Joint Resolution concerning

Automobile Insurance Rates

FOR the purpose of requesting that the [[Governor create a commission to]] <u>Insurance Commissioner</u> study present insurance rating practices, and to forward recommendations for the purpose of making rates more equitable.

Automobile insurance rates are often based on criteria over which an automobile owner has no effective control. Examples of such criteria might be geographical location, operator and age. The use of such criteria by insurance companies could lead to unreasonable, or even abusive discrimination between different groups of consumers; now, therefore, be it

RESOLVED BY THE GENERAL ASSEMBLY OF MARYLAND, That the [[Governor of this State be]] Insurance Commissioner is requested to [[form a commission which shall]] review automobile rating practices in this State and report to the [[Governor and the]] General Assembly [[as to its]] his findings; and be it further

RESOLVED, That [[this Commission be]]  $\frac{\text{the}}{\text{Commissioner}}$  is requested to make specific recommendations as to how the present insurance rating system may be made more equitable; and be it further

RESOLVED, That a copy of this Resolution be forwarded to the [[Governor]] <u>Insurance Commissioner; and be it further</u>

RESOLVED, That the Insurance Commissioner report his findings to the General Assembly by July 1, 1977.

Approved May 4, 1976.

No. 55

(House Joint Resolution No. 85)

A House Joint Resolution concerning

Peabody Institute of Music